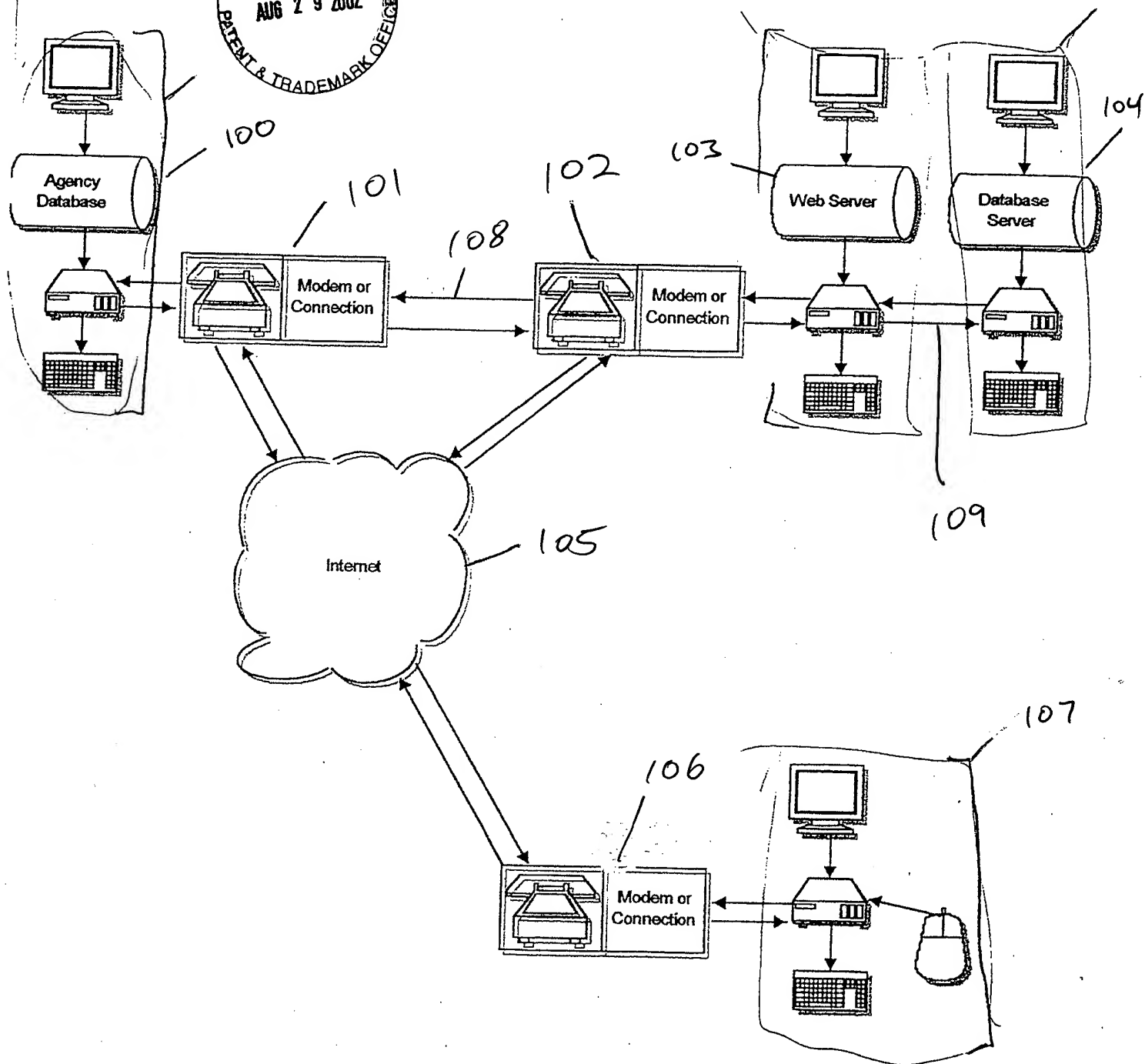
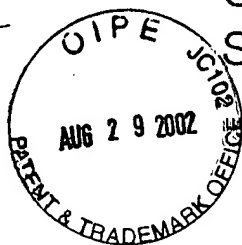


Figure 1

SMDDC System Hardware, Software, and Connections



SMDDC System Diagram

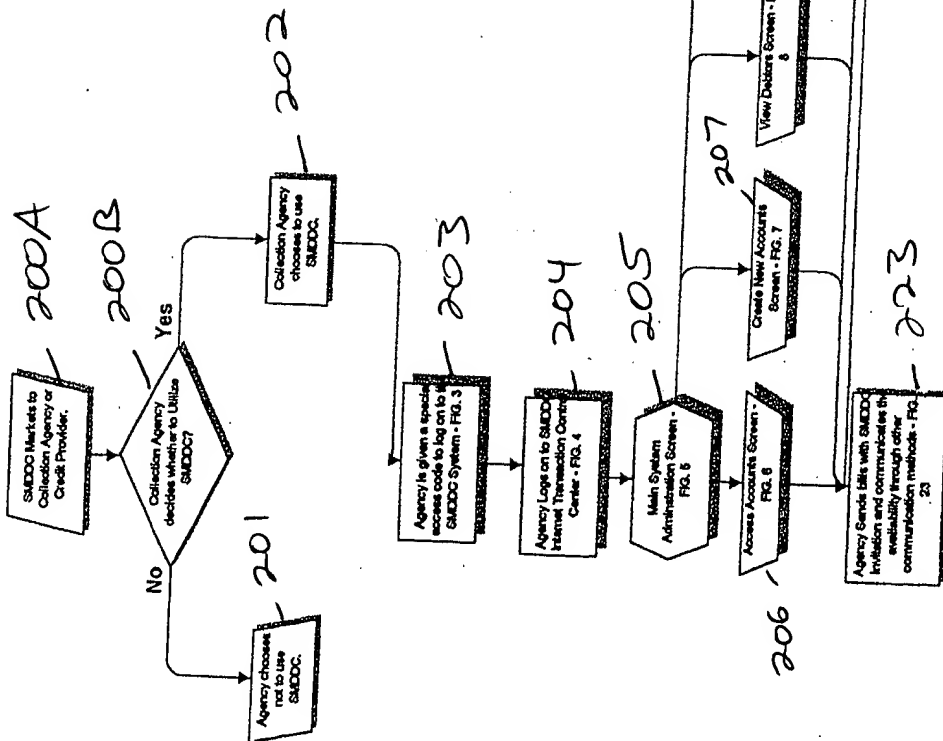
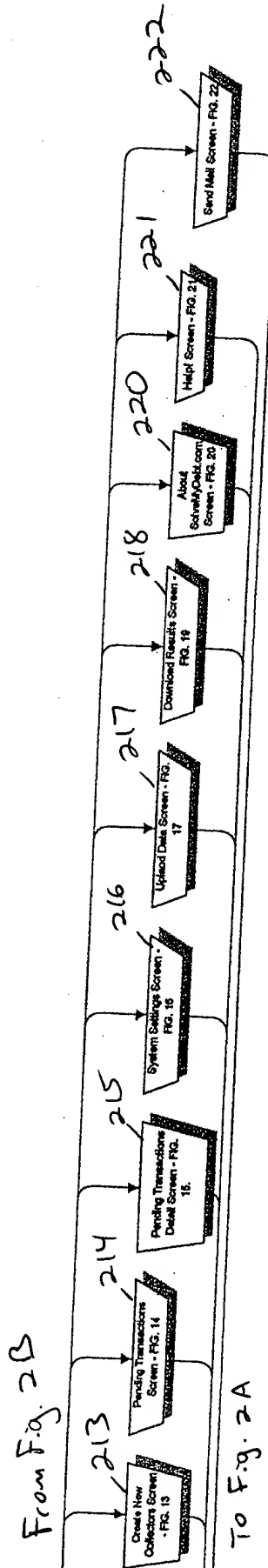
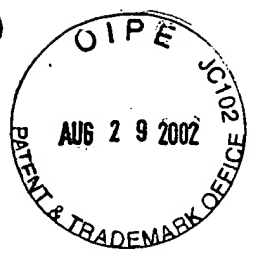




Figure 2B





From Fig. 2A

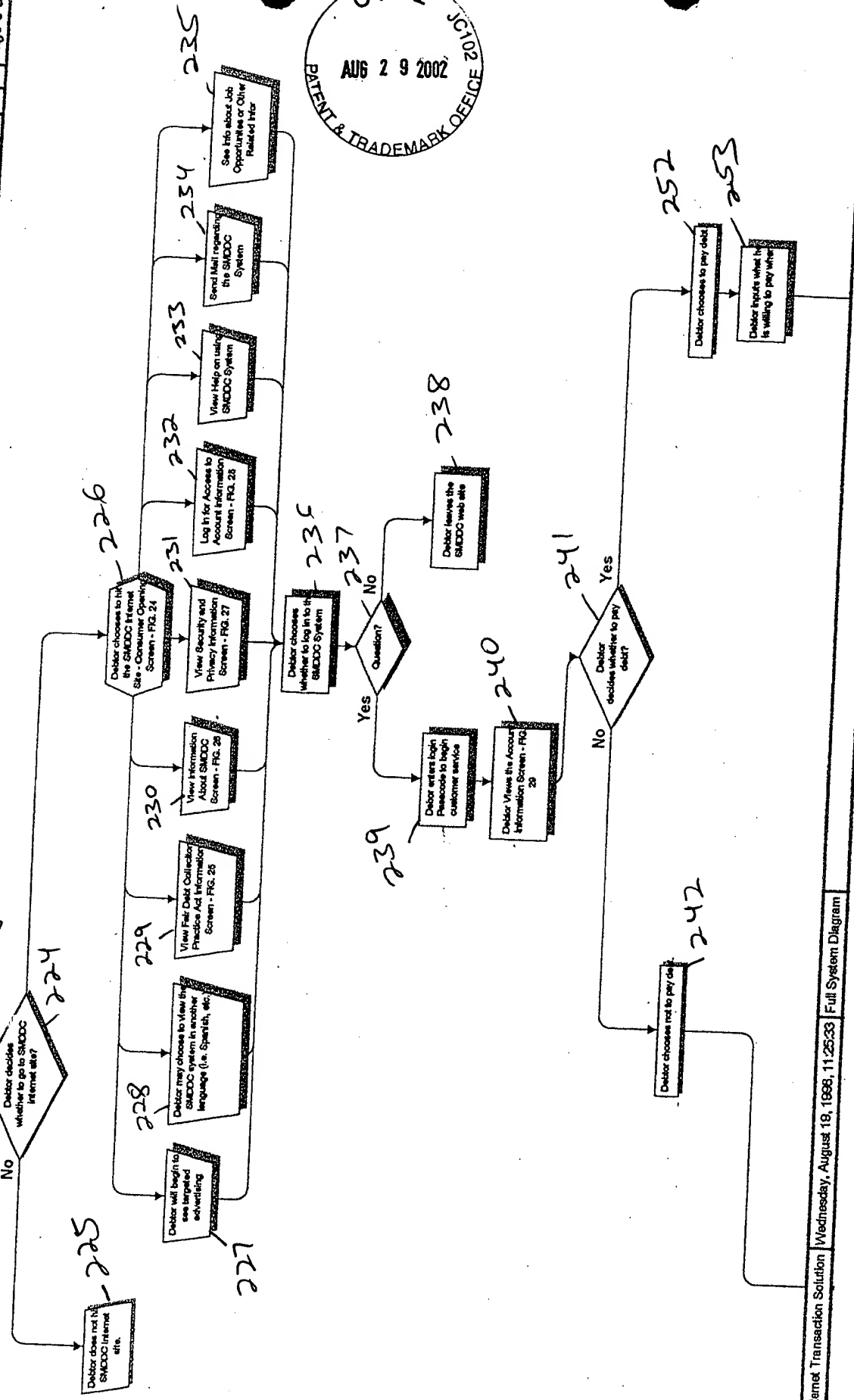


Figure 2C

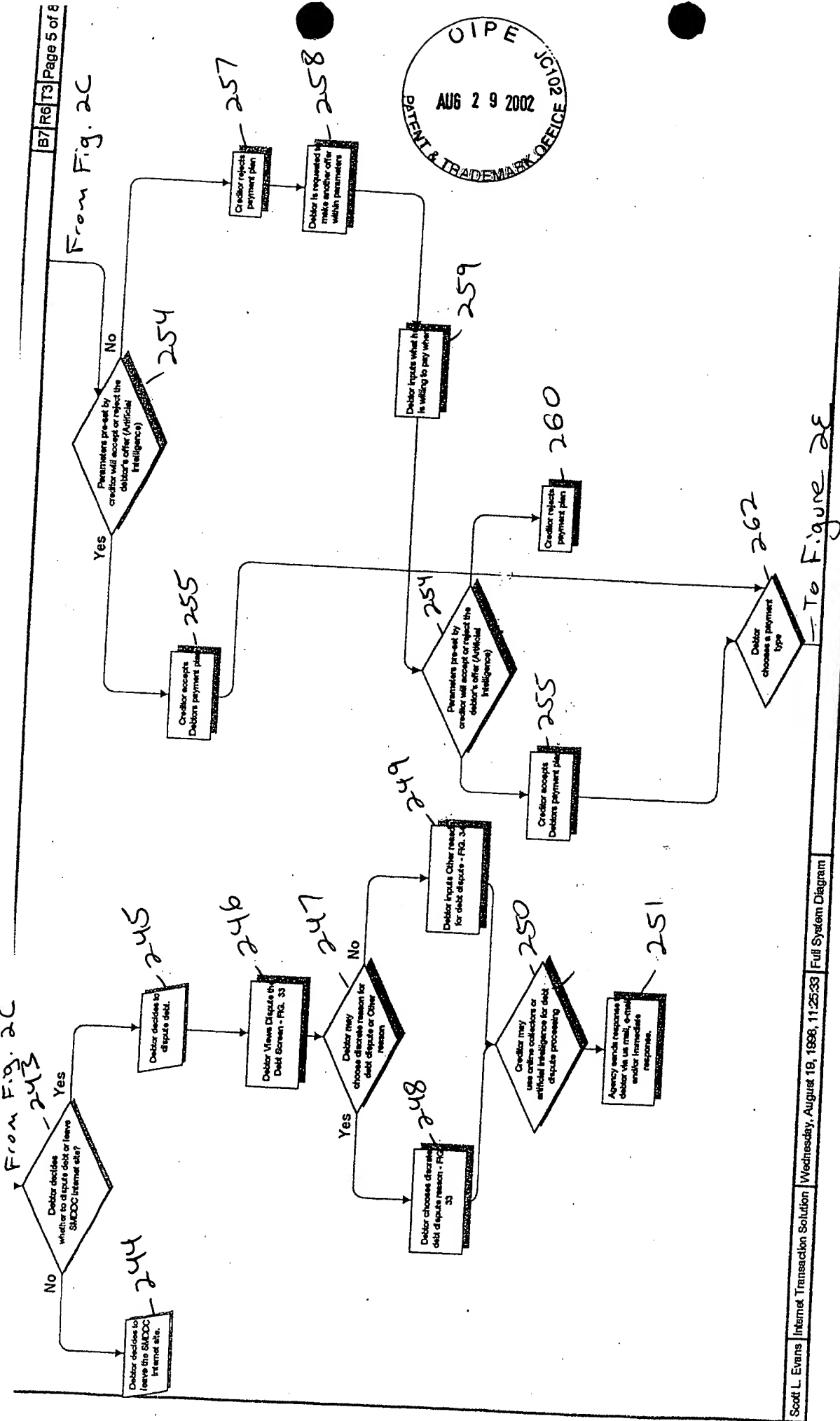


Figure 2D

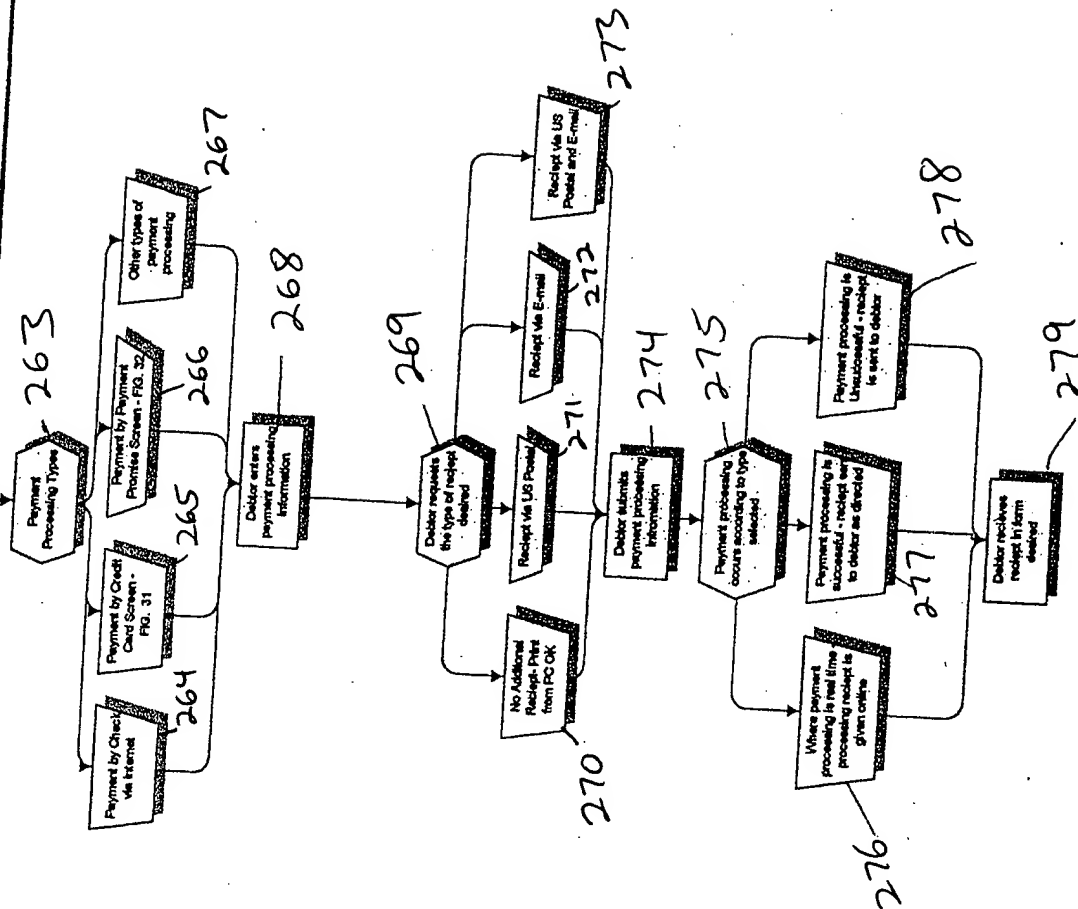


Figure 2E

Figure 3

CONFIDENTIAL

SolveMyDebt.com Administration System Log-On Instructions



Have Windows 95, NT 4.0 or later with Microsoft Internet explorer, or Netscape navigator installed.

1. Logon to the Internet via an Internet Service Provider or Create new Dial-Up connection which will have 614 848-8354 phone #,
(or 614 848 -8353) and login with name **VRG** and password **collect** in it;

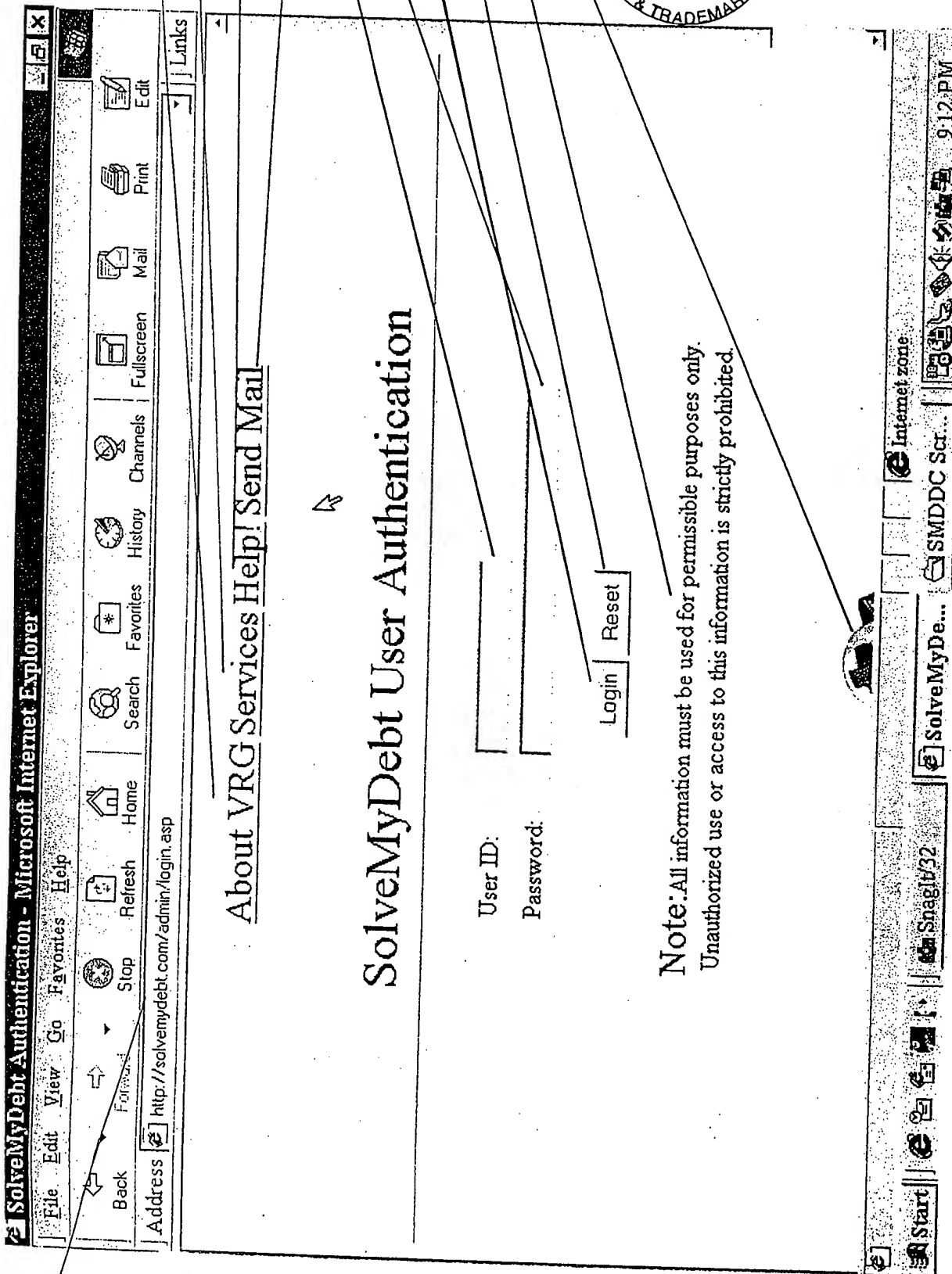
(if you have any trouble establishing this dial up connection - please feel free to contact Konstanin Malkov at (614)436-5300.)
2. In Windows Control Panel | Internet pick that dial - up connection in 'Connections'. "Connect to the Internet as needed" should be checked.
3. Invoke MS Internet explorer or Netscape browser with that dial up connection.
4. Once browser is connected to the site, type: <http://206.158.20.16/admin> - you will see the Administrator's login screen. This is where you can view all the transactions and accounts, and view/edit accounts, creditors, etc.

To log in you should use

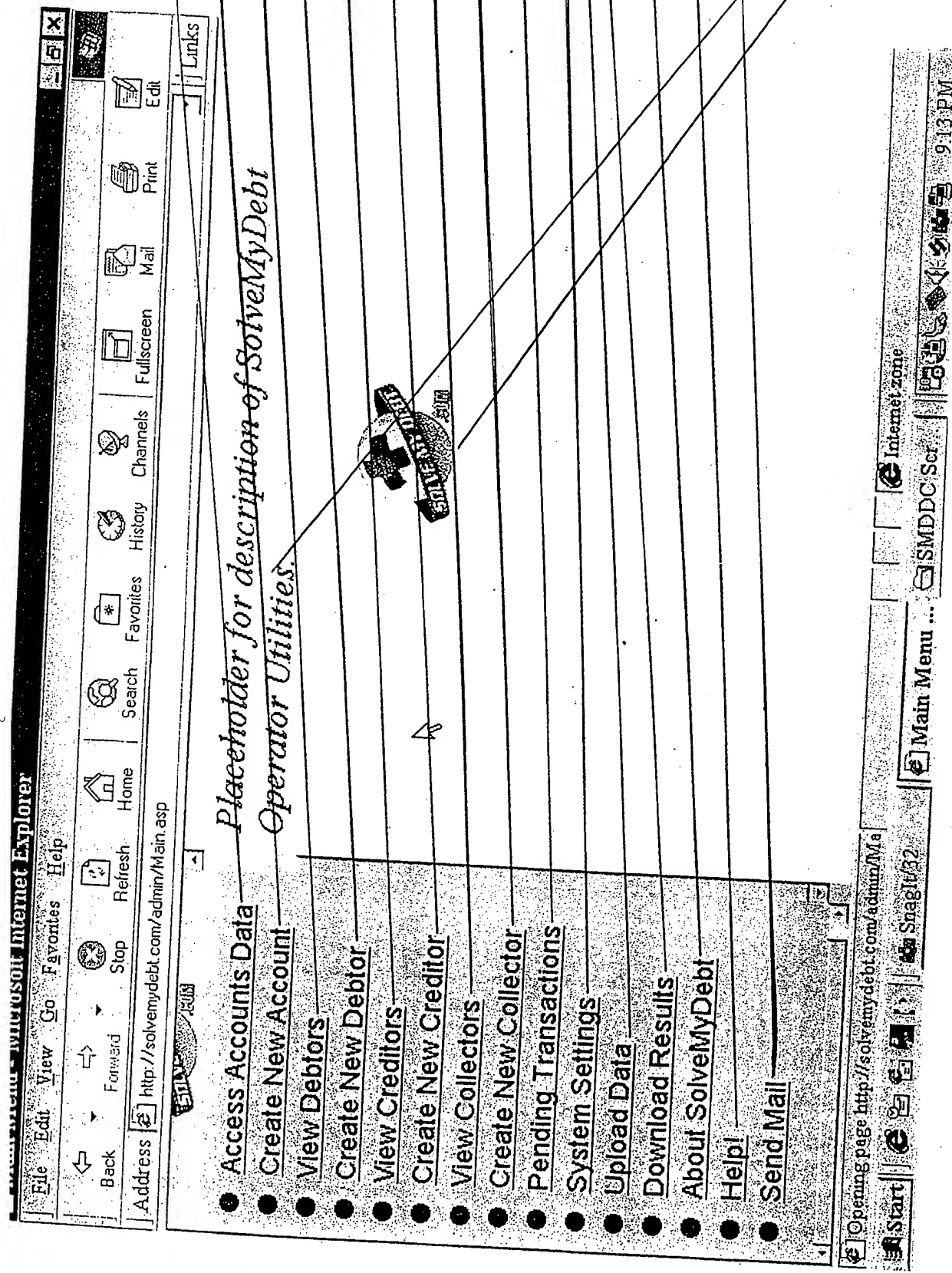
USR-OP-00 ID with password **01**

You will be able to see the database of debtors, collectors, transactions, etc. This is the SMD DB engine that allows to access/edit the data which will reside in SMD DB (SolveMyDebt server database).
Site is on under construction, and the graphics and copy are subject to change , as well as the login IDs and passwords.

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Placeholder for description of SolveMyDebt
Operator Utilities

FIG. 5



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Accounts

Account	Debtor	Debit Description	Total	Creditor	Date Created	Collector
VRG-0000001	MR. PETER DOMITEL		32.60	FDIC	Oct 24, 1997	Default Collector
VRG-0000002	MR. MIKE SMITH		62.40	FDIC	Oct 24, 1997	Default Collector
VRG-0000003	MISS SUE KATSOS		36.70	FDIC	Oct 24, 1997	Default Collector
VRG-0000004	MR. ARNOLD M. FORD		37.80	FDIC	Oct 24, 1997	Default Collector
VRG-0000005	MRS. JEAN BAGNETO		48.00	FDIC	Oct 24, 1997	Default Collector
VRG-0000006	MR. LOREN LEE		31.40	FDIC	Oct 24, 1997	Default Collector
VRG-0000007	MS. SANDY WOOD		37.60	FDIC	Oct 24, 1997	Default Collector
VRG-0000008	MS. EVELYN HIRAHAN		37.80	FDIC	Oct 24, 1997	Default Collector
VRG-0000009	MRS. AUDREY T. PRORES		34.90	FDIC	Oct 24, 1997	Default Collector
VRG-0000010	MR. PATRICK ELLIOTT		37.00	FDIC	Oct 24, 1997	Default Collector

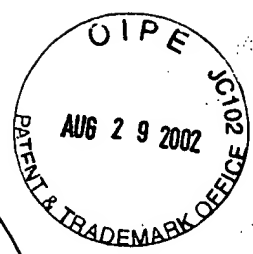
<< < > >>

Page: 1

[Return to Main Menu](#)

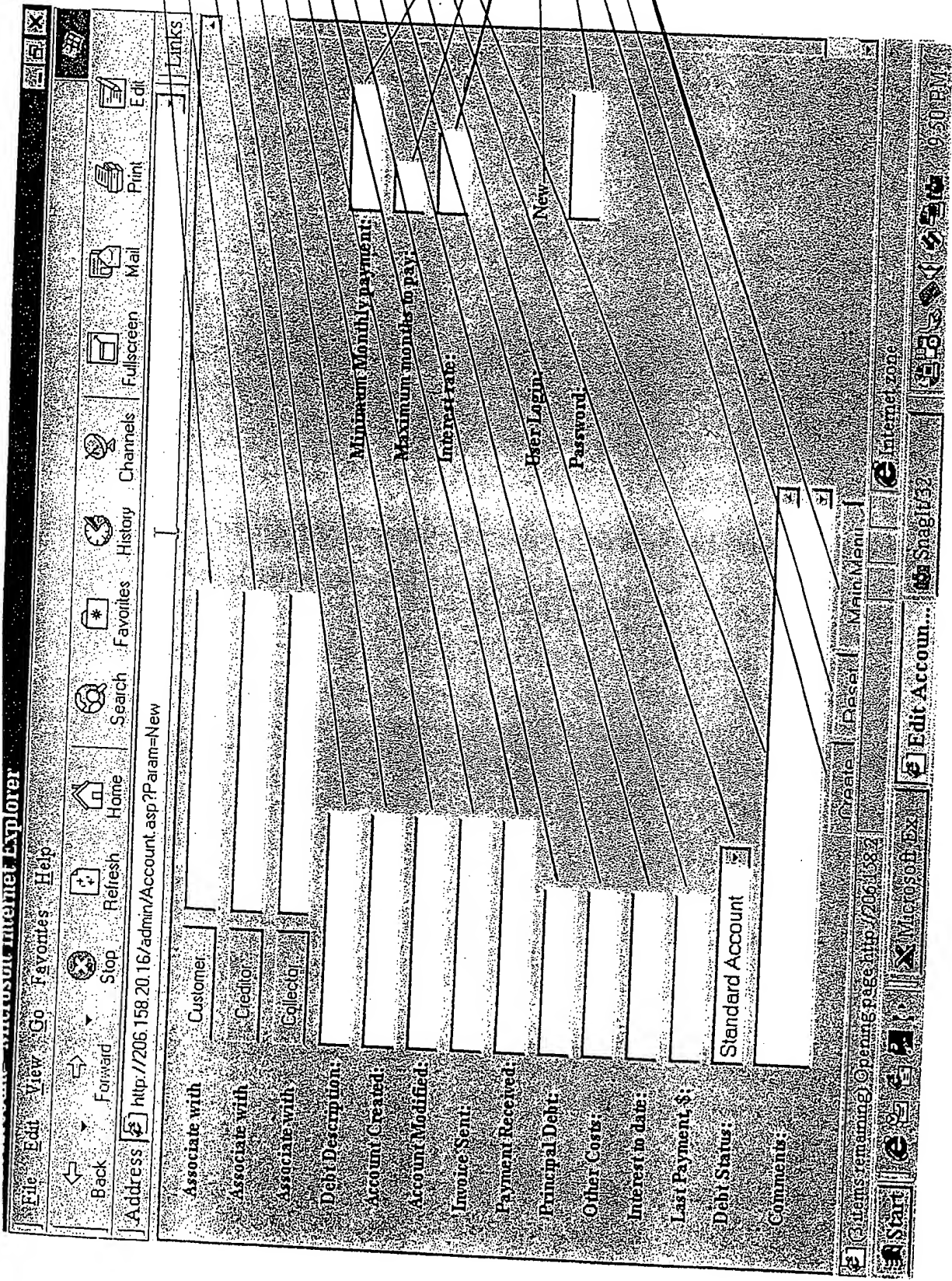
[System Help](#)

[Send Mail](#)

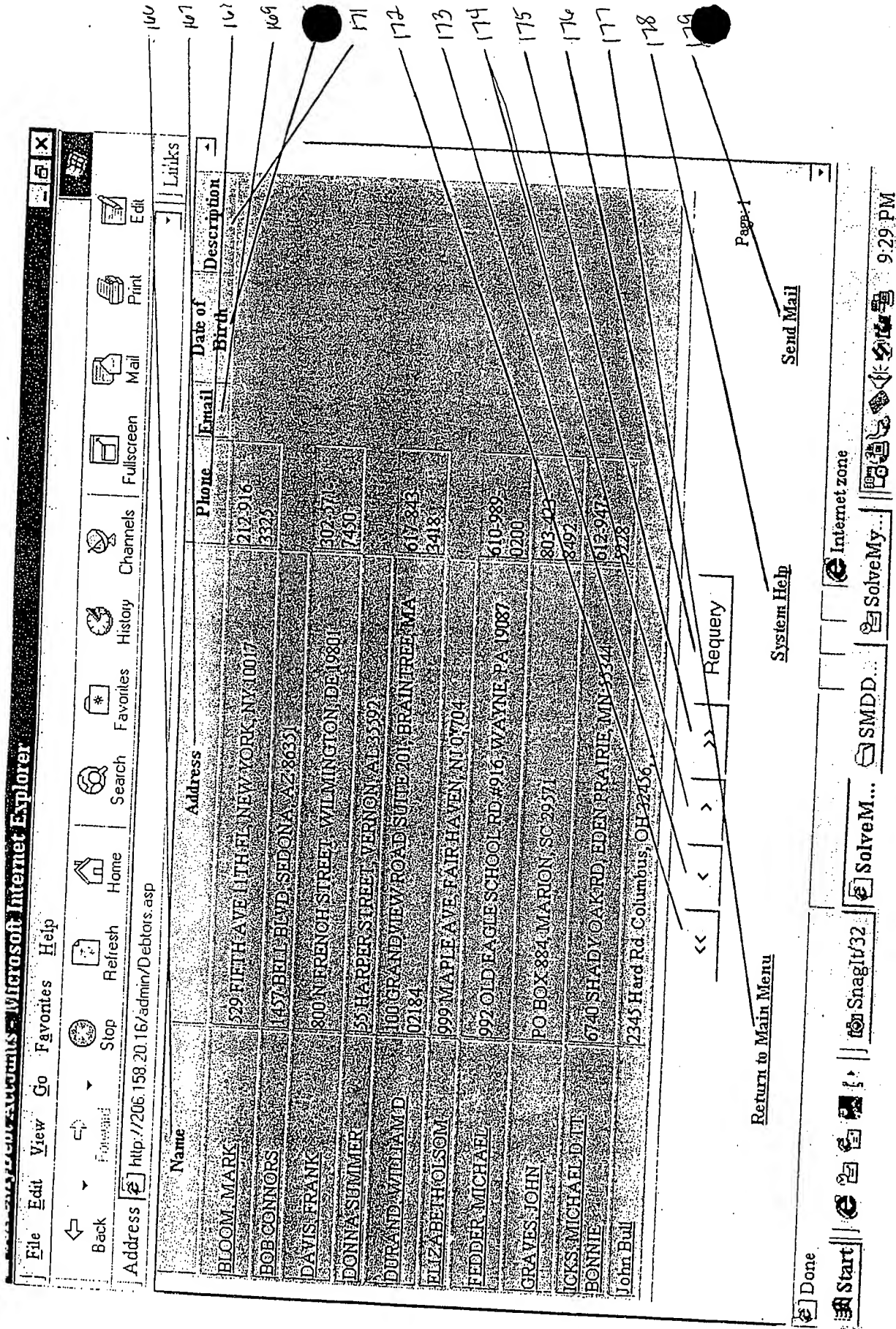


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FIG. 6



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New Debtor Profile

Debtor:	
Address1:	
Address2:	
City:	
State:	
Phone:	
Email:	
Social Security:	
DUNS:	
Date of Birth:	
Employment:	
Employment Address:	
Work phone:	
Type:	
Comments:	
STD	Status: Standard Debtor Profile

Submit Reset Main Menu

FIG. 9



209

Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit

Address <http://206.158.20.16/admin/Creditors.asp>

Links

Creditors

Creditor ID	Name	Contact Name	Address	Phone	Fax	Email
FDIC						
INNOVATING AMERICA						
INTELLIGENT MANUFACTURING SYSTEMS						
MARINO RONCARI FRAME GALLERY						
MCKINNEY DEVELOPMENT CORP.						
MIDNIGHT MASS MEDIA						
MUTUAL MANAGEMENT INC						
NDMA						
NEW CASTLE COUNTY						
NEW ENGLAND CABLE TELEVISION						

<< < > >>

Query

Page 1

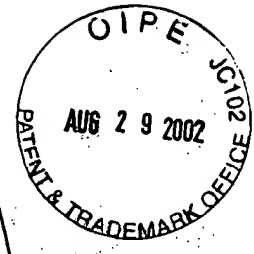
[Return to Main Menu](#)

[System Help](#)

[Send Mail](#)

Start | [Snagit/32](#) | [SolveM...](#) | [SMDD...](#) | [SolveMy...](#) | Internet zone

9:30 PM



210

New Creditor Profile

Organization:

Contact Name:

Address1:

Address2:

City:

State:

Zip code:

Phone:

Fax:

Email:

URL (web address):

Description:

Submit Reset Main Menu



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Microsoft Internet Explorer - Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit

Address http://206.158.20.16/admin/Collectors.asp

Collectors

Name	Address	Phone	Fax	Email	Comment
Default Collector					

Links

Return to Main Menu

System Help

Send Mail

Page 1

239 230 231 232 233 234 235 236 237 238 239 240 241 242

Done

Start

Snagit32

SolveM...

SMDD...

SolveMy...

Internet zone

9:30 PM



212

FIG. 12

Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit

Address <http://solvenydebt.com/admin/Collector.asp?Param=New>

New Collector Profile

Collector: _____

Address1: _____

Address2: _____

City: _____

State: _____

Zip code: _____

Phone: _____

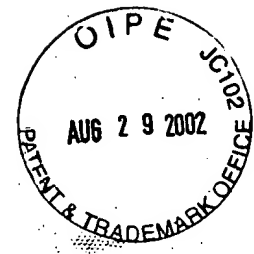
Fax: _____

Email: _____

Comments: _____

Submit Reset Main Menu

Done Start Shag1P32 Document I... SMDDC Ser... Internet zone 9:16 PM



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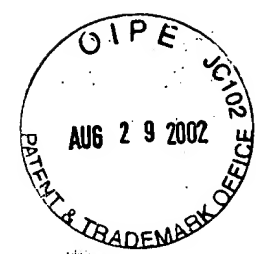
FIG. 13

Pending Transactions

Account	Debtor / Card Member Name	Date/Time	Code	Amount	Payment Method	Date (Exp. Or Promt)	CC/Check Number	Issuer	Send Ver	Reason
VRG-000007	MS SANDY MOOD	Oct 28 1997 11:13:58	MOPP	\$37.60	MoneyOrder	29/10/97			No	
VRG-000002	MR MIKE SMITH	Oct 29 1997 3:55:24	SMOPP	\$27.20	MoneyOrder (scheduled)	29/10/97			No	
VRG-000001	MR PETER POWELL	Nov 4 1997 11:51:46	CHPP	\$32.60	Check	07/11/97			No	

[Return to Main Menu](#) [Request](#) [System Help](#) [Send Mail](#)

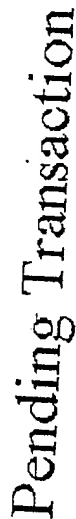
Note: Use [Code link](#) to process transaction.



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FIG. 14

52



Originated:

~~Oct 28 1997 11:13:58.1~~

Account ID:

VRG-000007

Debtor:

MS. SANDY MOOD

Original Status:

~~Promise to send Money Order~~ — 282

Amount:

~~\$37.60~~

Payment Method:

~~Money Order~~

Date (Exp. or Prom.): Oct 29 1997

Collector Decision:

582

Submit

Reset

[Main Menu](#)

[Main Menu](#)

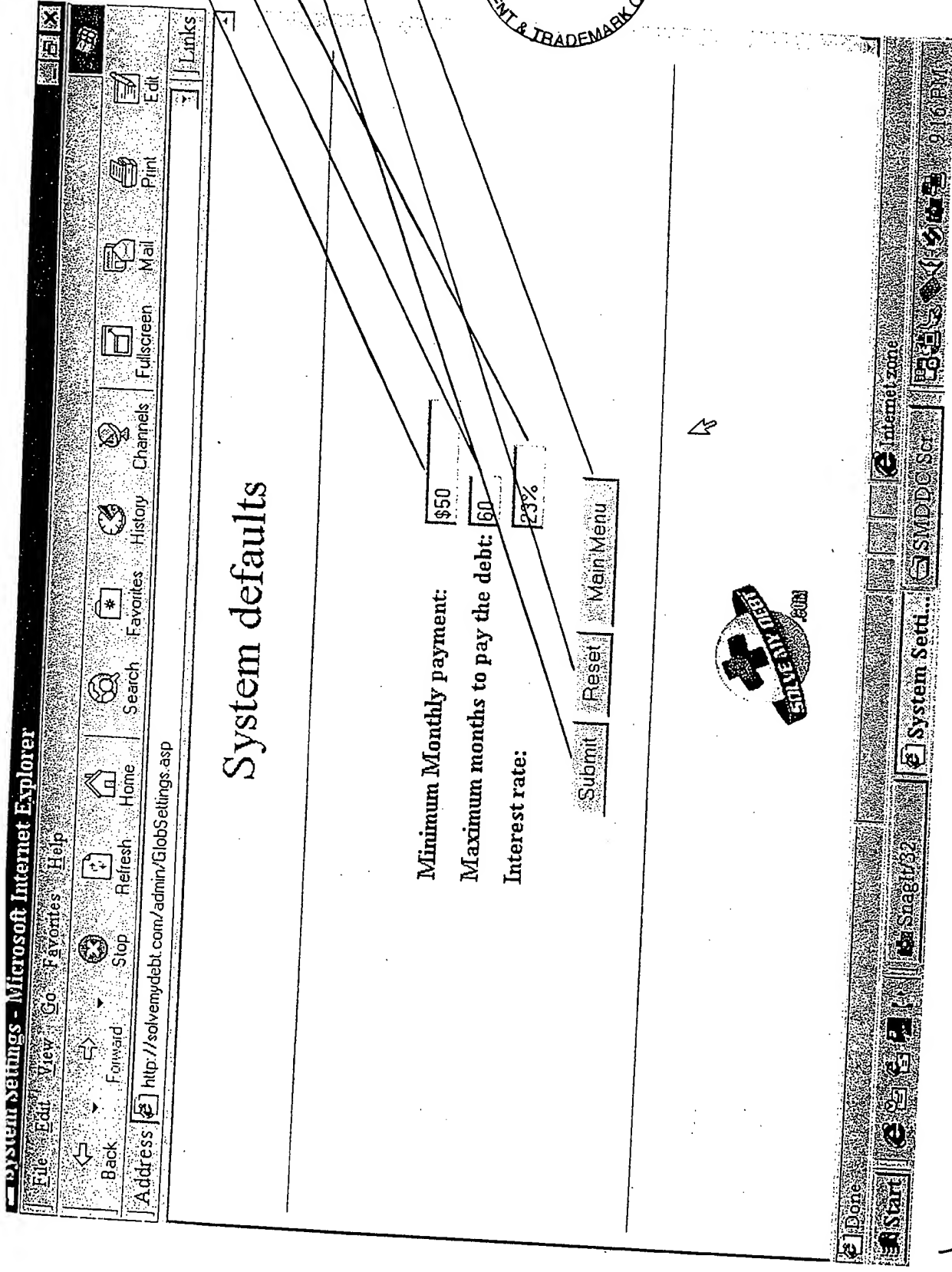
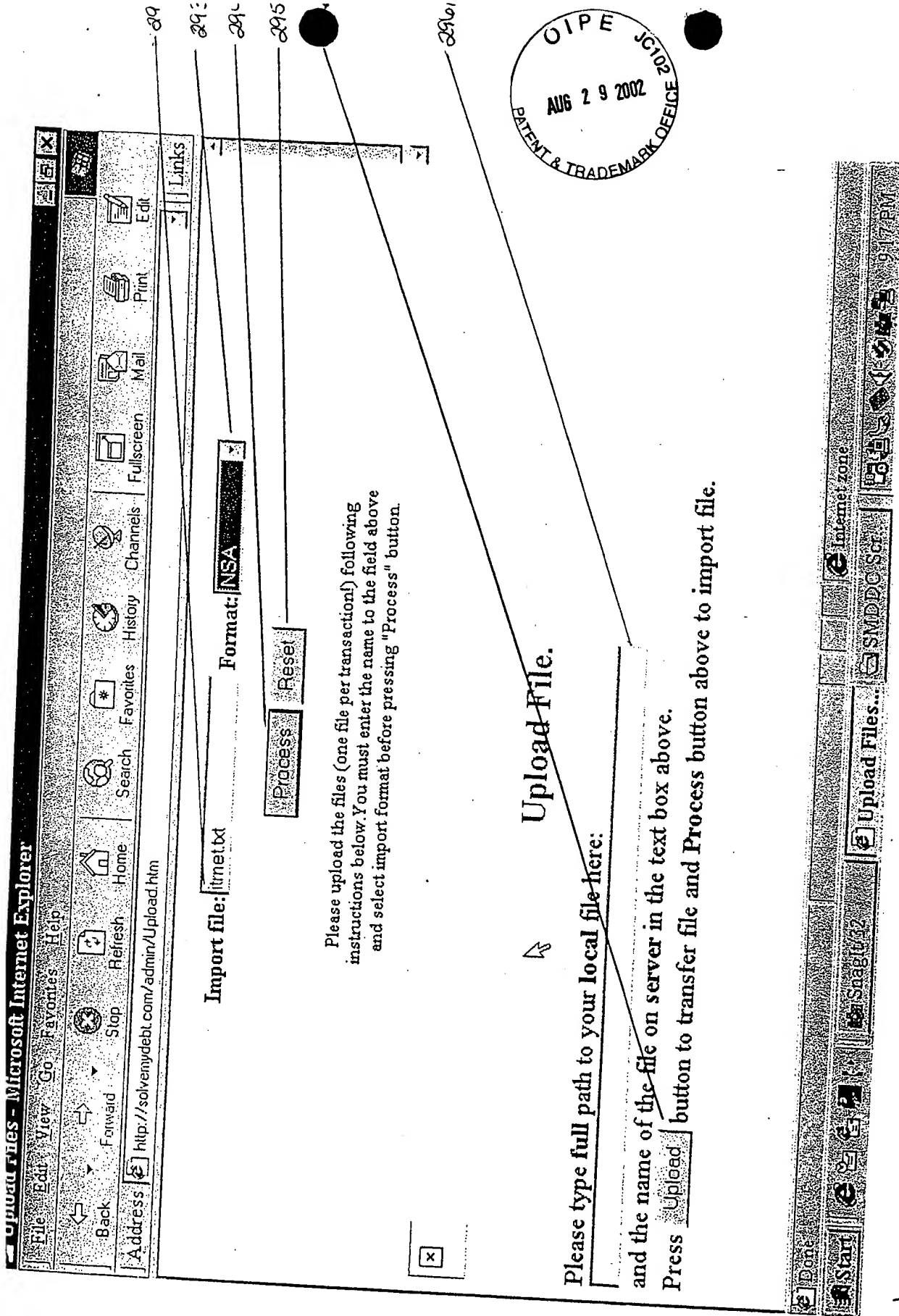


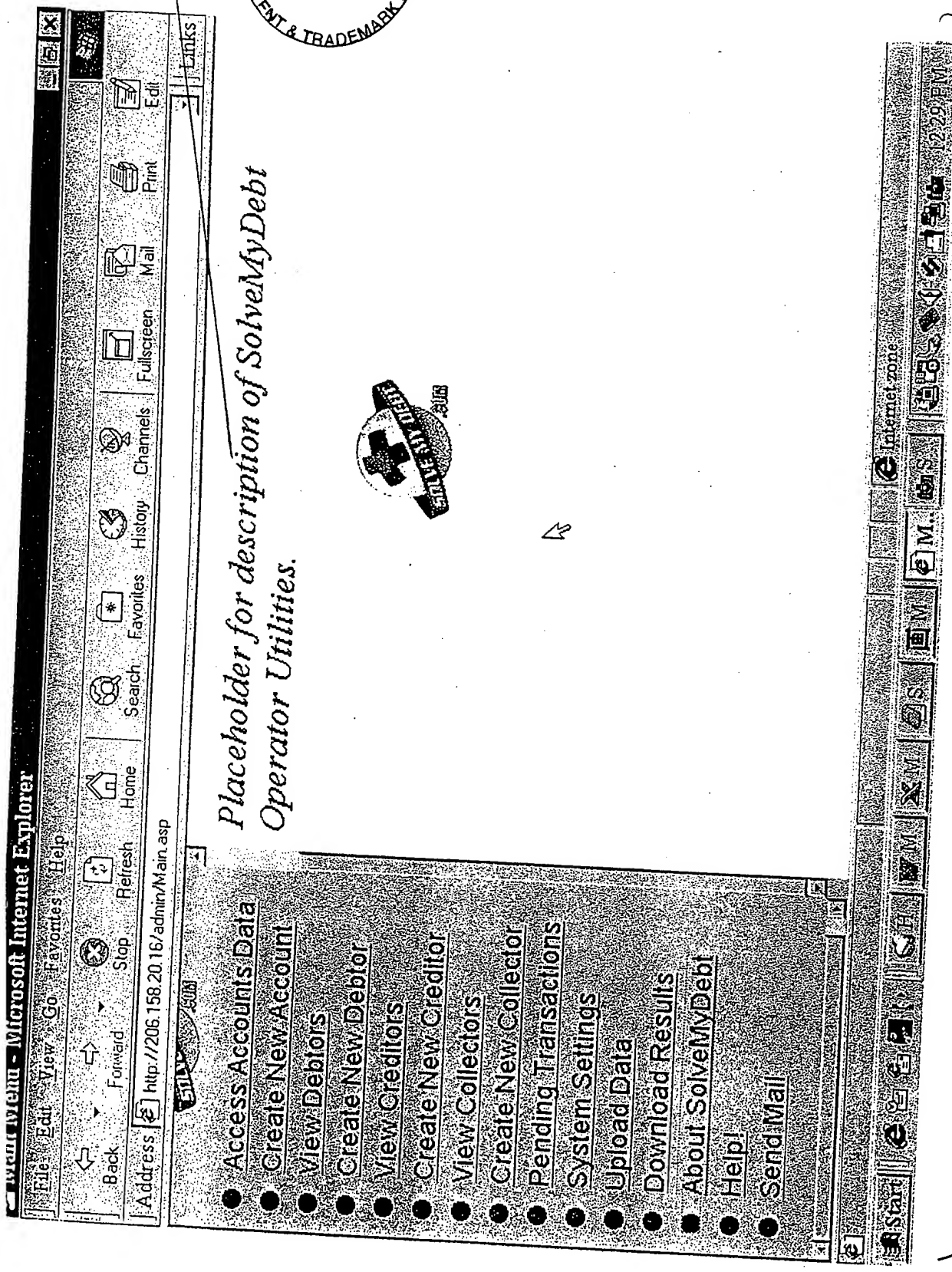
FIG. 16

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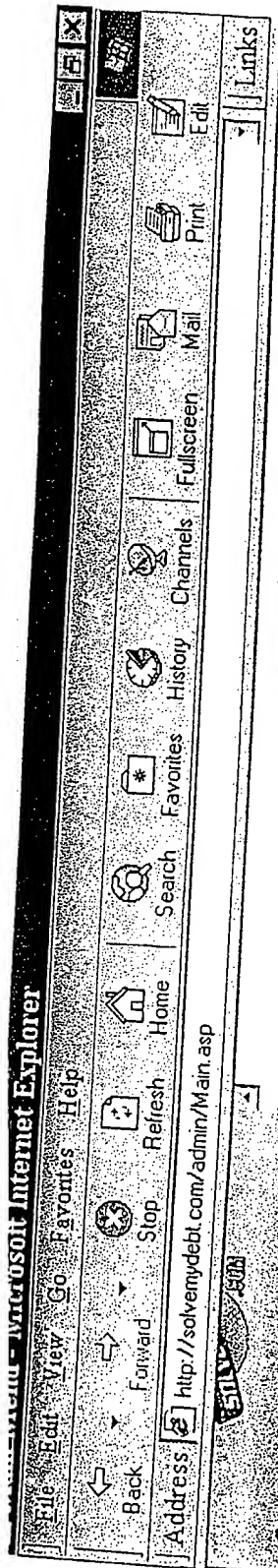
O I P E J C I 0 2
AUG 2 9 2002
PATENT & TRADEMARK OFFICE

FIG. 17



Placeholder for description of SolveMyDebt Operator Utilities.

FIG. 19



- Access Accounts Data
- Create New Account
- View Debtors
- Create New Debtor
- View Creditors
- Create New Creditor
- View Collectors
- Create New Collector
- Pending Transactions
- System Settings
- Upload Data
- Download Results
- About SolveMyDebt
- Help
- Send Mail



Under construction.



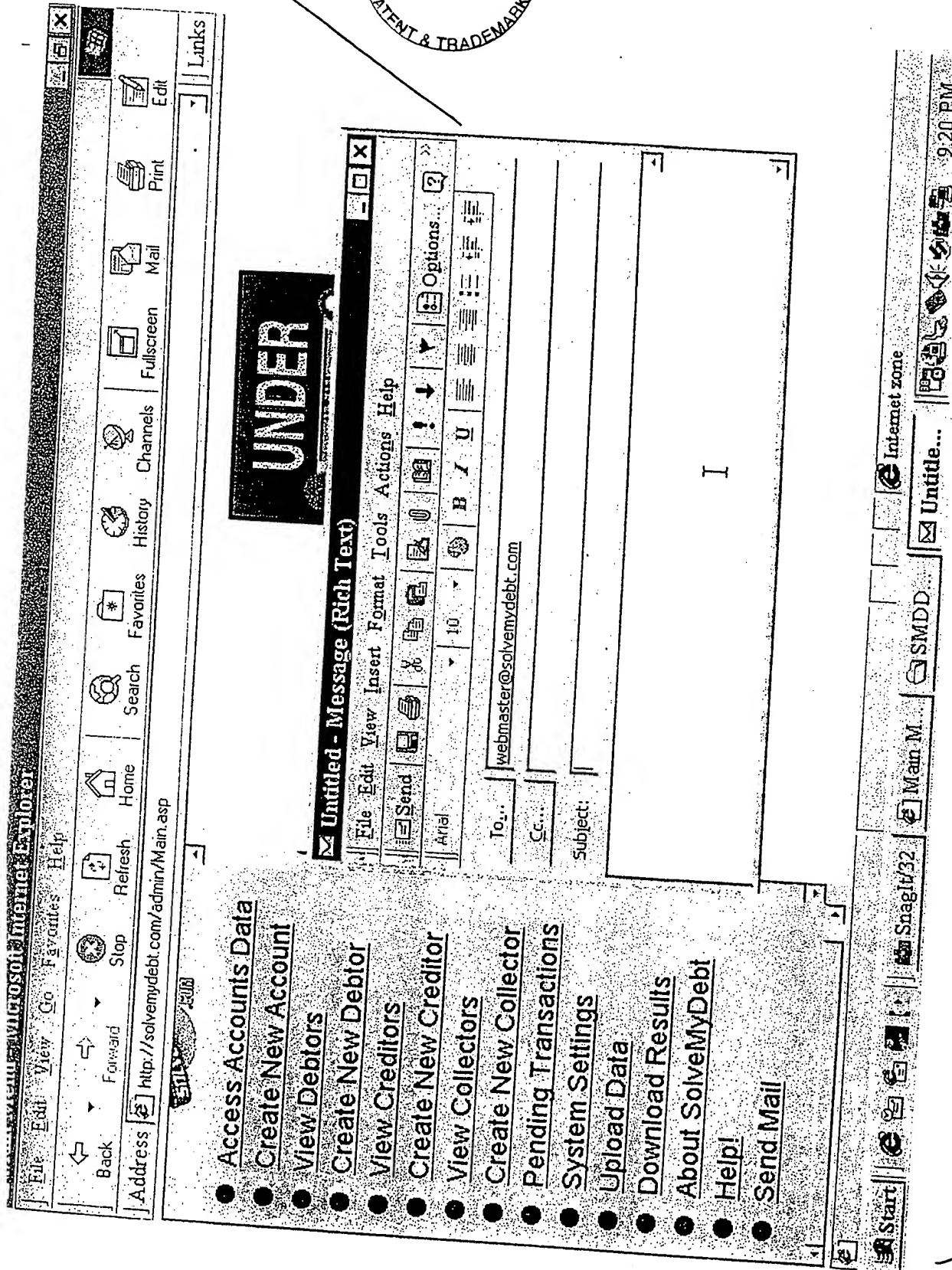


FIG. 21

221



Figure 22

222

JOE COLLECTION AGENCY
1 Creditor Way, Not So Pleasant, State 4U 44444

Mr. Peter Powell
145 W. 18 Ave. 24
Longmont, CO 80501

RE: YOUR DEBT

Dear Peter:

You should pay now or you will not be a happy or responsible person.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

NOTICE - SEE REVERSE SIDE FOR IMPORTANT INFORMATION

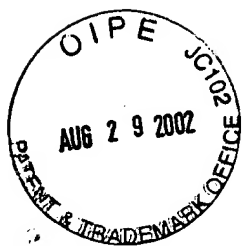
Sincerely,

Joe Agency

NOTICE: New Customer Service and Payment Option!!
You can now complete your customer service or payment transaction via the Internet at www.solvemydebt.com the secure and confidential communication alternative to the phone or mail. Your confidential site access code for Account VRG-000001 is: BUBBA!

JOE AGENCY
P.O. BOX 12345
ENHANCED CSTMR SRVCE WAY
MORE PROFITS 4U

PAY THIS AMOUNT:
\$BEST VALUE



New Figures 1-17 and 19-22